

1 Michael C. Fallon, SBN 088313  
2 Attorney at Law  
3 100 E Street, Suite 219  
4 Santa Rosa, California 95404  
5 Telephone: (707) 546-6770  
6 Facsimile: (707) 546-5775  
7 mcfallon@fallonlaw.net

8 Attorney for Debtor

9 UNITED STATES BANKRUPTCY COURT  
10 NORTHERN DISTRICT OF CALIFORNIA

11 In Re Case No. 13-10068

12 Judith Katherine Browning Chapter 13

13 Debtor.

14 \_\_\_\_\_/  
15 Judith Katherine Browning APN 18-01014

16 Plaintiff,

17 vs.

18 CITI Financial Services

19 Defendant.

20 \_\_\_\_\_/

21 CERTIFICATE OF SERVICE

22 I, Merla Anders, declare:

23 I am a citizen of the United States and resident of Sonoma County, California, I am over  
24 the age of eighteen and not a party to the within entitled action; my business address is 100 E  
25 Street, Suite 219, Santa Rosa, California 95404.  
26

27 On April 26, 2018, I served the Notice, Discovery Order, Adversary Proceeding Cover  
28 Sheet, Summons and Complaint on the parties in the said action by placing a true copy thereof,

1 enclosed in a sealed envelope, with postage thereon fully prepaid in the United States mail at  
2 Santa Rosa, California addressed as follows:

3 David Lowman, President  
4 Citifinancial Services  
5 300 St. Paul Place  
6 Baltimore, MD 21202

Via Certified Mail/Return Receipt Requested

7 I declare under penalty of perjury that the foregoing is true and correct. Executed on  
8 April 26, 2018, at Santa Rosa, California.

9  
10 /s/ Merla Anders

11 MERLA ANDERS  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25  
26  
27  
28